

**UNITED STATES DISTRICT COURT
DISTRICT OF MAINE**

American Advisors Group

Plaintiff

vs.

**Benjamin P. Campo, Esq., Special
Administrator of the Estate of Lena Mae
MacKenzie**

Defendant

**Secretary of Housing and Urban
Development**

Party-In-Interest

CIVIL ACTION NO: 1:22-cv-00048-JAW

**CONSENT JUDGMENT OF
FORECLOSURE AND SALE**

RE:

10 Temperance Street, Calais, ME 04619

Mortgage:

January 23, 2015

Book 4129, Page 171

Now comes the Plaintiff, American Advisors Group, and hereby submit this Consent Judgment of Foreclosure and Sale.

JUDGMENT on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

- . If the Defendant or his/her heirs or assigns pay American Advisors Group (“American Advisors”) the amount adjudged due and owing (\$93,837.28) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A § 6322, American Advisors shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing:

Description	Amount
Principal Balance	\$47,008.88
Interest	\$15,967.88
MIP	\$5,713.49
Taxes	\$11,498.89
Insurance	\$2,828.00
Appraisals	\$700.00
Inspections	\$920.00

Preservation	\$1,826.52
Attorney Fees	\$7,373.62
Grand Total	\$93,837.28

1. If the Defendant or his/her heirs or assigns do not pay American Advisors the amount adjudged due and owing (\$93,837.28) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, his/her remaining rights to possession of the Calais Property shall terminate, and American Advisors shall conduct a public sale of the Calais Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$93,837.28 after deducting the expenses of the sale, with any surplus to be disbursed pursuant to Paragraph 5 of this Judgment, and in accordance with 14 M.R.S.A. § 6324. American Advisors may not seek a deficiency judgment against the pursuant to the Plaintiff's waiver of deficiency.
2. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
3. The amount due and owing is \$93,837.28.
4. The priority of interests is as follows:
 - American Advisors Group has first priority, in the amount of \$93,837.28, pursuant to the subject Note and Mortgage.
 - Secretary of Housing and Urban Development has the second priority behind the Plaintiff pursuant to a Junior Mortgage dated January 23, 2015, in the amount of \$96,000.00, and recorded in the Washington County Registry of Deeds in Book 4129, Page 185.
 - Benjamin P. Campo, Esq., Special Administrator of the Estate of Lena Mae MacKenzie has the third priority behind the Plaintiff.

5. The prejudgment interest rate is 2.8580%, *see* 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is .15%, *see* 14 U.S.C. § 1961.
6. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	American Advisors Group 3800 W. Chapman Avenue, 3rd Floor Orange, CA 92868	Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 303C Beverly, MA 01915
DEFENDANT	Benjamin P. Campo, Esq., Special Administrator of the Estate of Lena Mae MacKenzie 90 Bridge Street, Suite 100 Westbrook, ME 04092	Pro Se
PARTIES-IN-INTEREST	Secretary of Housing & Urban Development 451 Seventh Street, SW Washington D.C., DC 20410	c/o Darcie N. McElwee, Esq. United States Attorney's Office 100 Middle Street, East Tower, 6th Floor Portland, ME 04101

- a) The docket number of this case is No. 1:22-cv-00048-JAW.
- b) All parties to these proceedings received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 10 Temperance Street, Calais, ME 04619, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 10 Temperance Street, Calais, ME

04619. The Mortgage was executed by the Defendant, Lena MacKenzie aka Lena M. MacKenzie on January 23, 2015. The book and page number of the Mortgage in the Washington County Registry of Deeds is Book 4129, Page 171.

- e) This judgment shall not create any personal liability on the part of the Defendant but shall act solely as an in rem judgment against the property, 10 Temperance Street, Calais, ME 04619.

Dated: April 19, 2022

/s/ Reneau J. Longoria, Esq.
Reneau J. Longoria, Esq., Bar No. 5746
Attorneys for Plaintiff
Doonan, Graves & Longoria, LLC
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Beverly, MA 01915
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RJL@dgandl.com

Dated: April 5, 2022

/s/ Benjamin P. Campo, Jr. Esq.
Benjamin P. Campo, Esq., Special Administrator
of the Estate of Lena Mae MacKenzie
90 Bridge Street, Suite 100
Westbrook, ME 04092

Dated: April 13, 2022

/s/ Andrew Lizotte, Esq.
Secretary of Housing & Urban Development
c/o Andrew Lizotte, Esq.
United States Attorney's Office
100 Middle Street, East Tower, 6th Floor
Portland, ME 04101

SO ORDERED.

DATED THIS 5th DAY OF May, 2022

/s/ John A. Woodcock, Jr.
JOHN A. WOODCOCK, JR.
U. S. DISTRICT JUDGE